

Fill in this information to identify the case:

Debtor 1 Julian Flores  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) \_\_\_\_\_  
United States Bankruptcy Court for the: Western District of Washington (Seattle)  
Case number 11-20512

**Official Form 410S1**

## Notice of Mortgage Payment Change

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of Creditor:** Wells Fargo Bank, N.A.

**Court claim no. (if known):** 3

**Last 4 digits** of any number you use to identify the debtor's account: 0083

**Date of payment change:**

Must be at least 21 days after date of this notice

08/15/2016

**New total payment:**

Principal, interest, and escrow, if any

\$1,957.89

**Uniform Claim Identifier:** \_\_\_\_\_

### Part 1: Escrow Account Payment Adjustment

**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$228.25

New escrow payment: \$562.37

### Part 2: Mortgage Payment Adjustment

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.  
If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

### Part 3: Other Payment Change

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:



I am the creditor.



I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



/s/ William P Mccooe Jr

Date 06/29/2016

VP Loan Documentation

Print: William P Mccooe Jr

Title VP Loan Documentation

Company Wells Fargo Bank, N.A./Wells Fargo Home Mortgage

Address MAC X7801-014

3476 Stateview Blvd.

Fort Mill, SC 29715

Specific Contact Information:

P: 800-274-7025

E: [NoticeOfPaymentChangeInquiries@wellsfargo.com](mailto:NoticeOfPaymentChangeInquiries@wellsfargo.com)

# UNITED STATES BANKRUPTCY COURT

Western District of Washington (Seattle)

Chapter 13 No. 11-20512

Judge: Timothy W Dore

In re:

Julian Flores

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on or before June 29, 2016, I served a copy of this Notice and all attachments upon each of the entities named below by the court's notice of electronic filing or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid, addressed to each of them as follows:

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Julian Flores  
30845 10th Ave SW  
Federal Way, WA 98023

Debtor's Attorney: Jonathan S Smith  
Advantage Legal Group  
12207 NE 8th St  
Bellevue, WA 98005

Trustee: K Michael Fitzgerald  
600 University St ;2200  
Seattle, WA 98101

/s/ Bruce Bertrand

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4 S Technologies, LLC

(as authorized agent for Wells Fargo Bank, N.A./Wells Fargo Home Mortgage)

**WELLS  
FARGO****HOME  
MORTGAGE****Wells Fargo Home Mortgage**PO Box 14547  
Des Moines, IA 50306-4547

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JULIAN FLORES  
30845 10TH AVE SW  
FEDERAL WAY WA 98023-4501**For informational purposes****Escrow account disclosure statement  
and notice of new mortgage payment**

**Loan number:** [REDACTED]  
**Next payment due date:** June 15, 2015  
**New payment effective date:** August 15, 2016  
**New payment amount:** \$1,957.89  
**Shortage amount:** **\$2,340.41**  
**Principal balance:** \$248,666.83  
**Interest rate:** 3.880%  
**Statement date:** June 09, 2016  
**Account review period:** Feb 2016 - Jul 2016  
**Customer service:** 1-800-340-0473  
**Customer service hours:** Mon - Fri 7 a.m. - 8 p.m. CT.

**We accept telecommunications relay service calls.**

**Property address:**  
 30845 10TH AVE SW  
 FEDERAL WAY WA 98023-4501

Dear JULIAN FLORES:

Each year, we review your escrow account to make sure the escrow portion of your scheduled mortgage payment covers your property taxes and/or insurance premiums. Increases or decreases in your annual taxes and/or insurance premiums may cause your mortgage payment amount to change. Here are the details of your most recent escrow account review.

Note: This notice is for informational purposes only and is being provided as a courtesy should you voluntarily decide to make any escrow shortage payment, if applicable. This notice should not be construed as an attempt to collect a debt or a demand for payment contrary to any protection you may have received pursuant to your bankruptcy case.

**New escrow and mortgage payment amount**

<b>New payment effective date</b>	<b>Current payment (\$)</b>	<b>New payment (\$)</b>	
August 15, 2016 <sup>1</sup>		<i>Option 1</i>	<i>Option 2</i>
Principal and/or interest	1,465.48	1,395.52	1,395.52
Escrow payment	334.59	367.34	367.34
Escrow shortage/prepayment <sup>2</sup>	0.00	0.00	195.03
<b>Total payment amount</b>	<b>1,800.07</b>	<b>1,762.86</b>	<b>1,957.89</b>

1. If you use one of our automatic payment options, we will adjust your electronic withdrawal(s) to ensure your August 15, 2016 payment is made in full.

2. If your current payment includes an amount to cover a previous escrow shortage, this amount will be added. If your current payment includes an adjustment for extra funds you deposited to your escrow account, this amount will be deducted.

The escrow disclosure indicates a shortage of \$2,340.41. We have spread this amount over the next 12 months and included it in the new payment amount. However, any voluntary decision to pay the shortage in full will reduce the payment to \$1,762.86. If you voluntarily choose to pay this shortage in full now, please detach this coupon and mail it along with the check to the address that appears on this statement.

**You may use either of the following options to restore your required account balance****Option 1: Pay the entire shortage now**

Pay the entire escrow shortage amount of \$2,340.41 using the shortage payment coupon and your new mortgage payment will be \$1,762.86

**Option 2: Pay the shortage over 12 months**

**No action required** unless you use a bill pay or 3rd party payment service to pay your mortgage

Pay the escrow account shortage of \$2,340.41 in 12 payments of \$195.03 which we've included in your new payment amount of \$1,957.89.

**Attention bill pay and 3rd party payment service customers:** Notify your service of the change to your mortgage payment.

**WELLS  
FARGO****HOME  
MORTGAGE**

JULIAN FLORES

Wells Fargo Home Mortgage  
PO Box 51120  
Los Angeles, CA 90051-5420**Shortage payment coupon for loan number: [REDACTED]**

Note: Due to changes in your taxes and insurance, your mortgage payment may increase even if you voluntarily decide to pay your shortage in full.

Your escrow account review indicates a shortage of **\$2,340.41**. For your convenience, we have spread this amount over **12** months and included it in your new scheduled payment. However, you may choose to pay it in full and your mortgage payment will be **\$1,762.86**.

If you choose to pay this shortage in full now, please detach this coupon and mail it along with your check to the address that appears on this coupon. Wells Fargo Bank, N. A. may clear your check electronically. Receipt of your check will authorize us to process your payment as an electronic debit to the account on which the check was written.

Please do not include this remittance with your mortgage payment.

**Escrow shortage payment: \$2,340.41**  
**New mortgage payment if shortage is paid: \$1,762.86**

For informational purposes

Loan number: [REDACTED]

The following information covers your projected escrow account activity from Aug 2016 to Jul 2017

**Projected escrow account disbursements****Annualized items to be paid from your escrow account (\$):**

COUNTY TAX	2,952.06
HAZARD INS	1,456.00
Total disbursements	4,408.06
<b>Scheduled escrow payment</b>	<b>367.34<sup>1</sup></b>

1. Your escrow payment is calculated by dividing the total disbursements by 12.

**Projected escrow account activity for the next 12 months**

Date	Anticipated payments (\$)		Description	Escrow balance (\$)	
	To escrow	From escrow		Projected	Required
Aug 2016			Starting balance	-877.74	1,462.67
Aug 2016	367.34	0.00		-510.40	1,830.01
Sep 2016	367.34	0.00		-143.06	2,197.35
Oct 2016	367.34	1,476.03	KING COUNTY	-1,251.75	1,088.66
Nov 2016	367.34	1,456.00	AMERICAN SECURITY GROUP	-2,340.41 <sup>2</sup>	0.00 <sup>3</sup>
Dec 2016	367.34	0.00		-1,973.07	367.34
Jan 2017	367.34	0.00		-1,605.73	734.68
Feb 2017	367.34	0.00		-1,238.39	1,102.02
Mar 2017	367.34	0.00		-871.05	1,469.36
Apr 2017	367.34	1,476.03	KING COUNTY	-1,979.74	360.67
May 2017	367.34	0.00		-1,612.40	728.01
Jun 2017	367.34	0.00		-1,245.06	1,095.35
Jul 2017	367.34	0.00		-877.72	1,462.69
<b>Total</b>	<b>4,408.08</b>	<b>4,408.06</b>			

These calculations indicate the projected escrow balance will be less than the required escrow balance. The resulting shortage is \$2,340.41. If you choose to pay the shortage in full, the new payment will be \$1,762.86.

The projected escrow account activity is based on the most recent tax and/or insurance information available as well as the assumption that your payments will be received as agreed.

2. **Projected low point.** The point during the annual period at which the projected escrow balance will reach its lowest point.

3. **Required escrow balance.** To cover unanticipated disbursements, including increases to tax or insurance payments, there is a minimum escrow balance allowable by state law and/or your mortgage contract. This amount does not include mortgage insurance.

- Your minimum escrow balance is **\$0.00**
- State law requires that this minimum escrow balance not exceed **\$0.00**
- Note: If you have an adjustable rate mortgage (ARM), you will receive a notice about your new mortgage payment when your ARM rate is scheduled to change.

**Information about your escrow account shortage**

Your lowest projected escrow account balance (low point) (\$)	2,340.41-
Less your required minimum escrow account balance (\$)	0.00
<b>This means your escrow account has a shortage of (\$)</b>	<b>2,340.41</b>

For informational purposes

Loan number: [REDACTED]

The following information covers your escrow account history activity from Feb 2016 to Jul 2016

Date	Payments to escrow (\$)		Payments from escrow (\$)		Description	Escrow balance (\$)	
	Projected	Actual	Projected	Actual		Projected	Actual
Feb 2016					Starting balance	684.79	4,589.23-
Feb 2016	228.25	334.59 <sup>1</sup>	0.00	0.00		913.04	4,254.64-
Mar 2016	228.25	334.59 <sup>1</sup>	0.00	0.00		1,141.29	3,920.05-
Apr 2016	228.25	334.59 <sup>1</sup>	1,369.52	1,476.03 <sup>1</sup>	KING COUNTY	0.02	5,061.49-
May 2016	228.25	334.59 <sup>1</sup>	0.00	0.00		228.27	4,726.90-
Jun 2016 est.	228.25	3,620.91 <sup>1</sup>	0.00	0.00		456.52	1,105.99-
Jul 2016 est.	228.25	228.25	0.00	0.00		684.77	877.74-
<b>Totals</b>	<b>1,369.50</b>	<b>5,187.52</b>	<b>1,369.52</b>	<b>1,476.03</b>			

1. Indicates where a difference exists between the projected and actual account activity.

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#### Act now - purchase your own insurance policy

Our records show that you have an insurance policy that we obtained for you to cover your home's structure. Please understand that this policy only covers structure/improvements, but does not cover liability or your personal property. For this reason, consider purchasing your own policy - it may lower your costs and give you the option for more coverage.

If you sent us proof that you've already purchased your own policy, please disregard this message.

If you have questions or are having trouble paying for your own policy, call us at the number on the first page of this statement.